

CANTOR FITZGERALD ESG 85% PROGRESSIVE PROTECTION BOND



FACTSHEET November 2022

CURRENT VALUES	
Report Date	04/11/2022
Net Asset Value	€89.83
Guarantee Level	€86.309
Listing	Euronext Dublin Stock Exchange

KEY FACTS	
Index Ticker	SGMDPP85 INDEX
Launch Date	31-07-2021
Liquidity	Daily pricing & Dealing in EUR €
Strategy	ESG Equity & Bond Fund Returns with Limited Risk

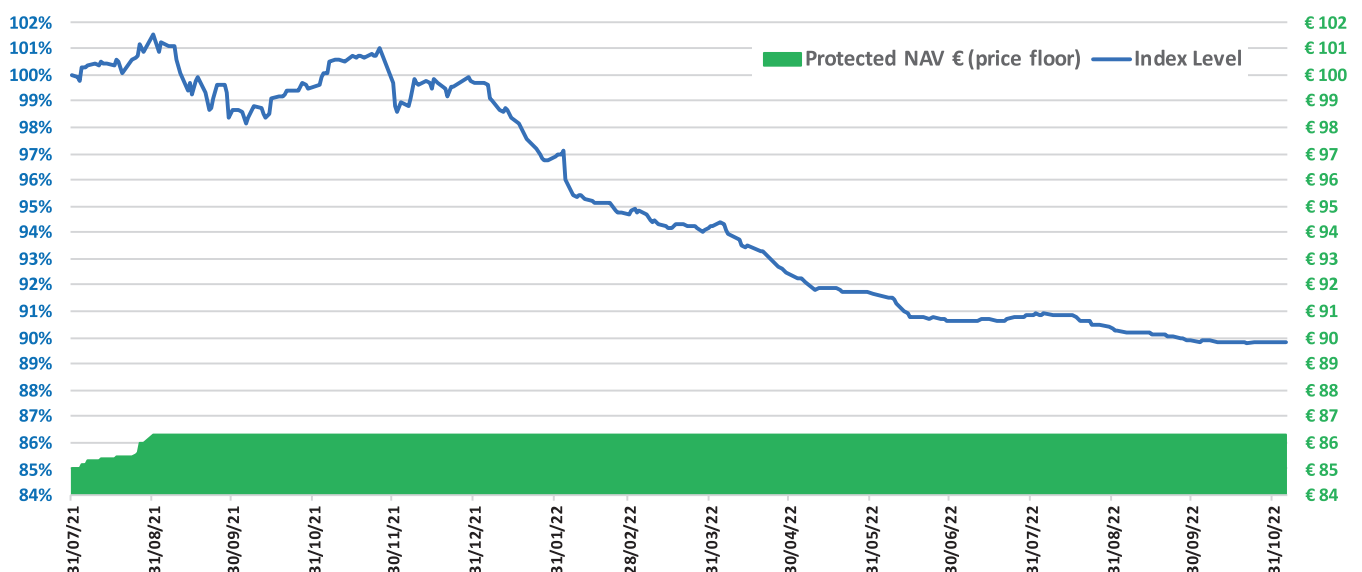
INVESTMENT SUMMARY: This Bond is designed to generate returns linked to an innovative ESG multi-asset portfolio, dynamically and systemically allocating across ESG Bonds, ESG Equity Funds and Cash on a daily basis depending on prevailing average volatility, whilst ensuring a minimum capital protected value for investors. As the Bonds Net Asset Value (NAV) goes up so does the capital protected amount. The Bond provides investors with a minimum level of at least 85% upward only capital protection of the highest daily Net Asset Value (NAV) it has ever reached. This Bond is currently offering circa 96% capital protection to new investors at the time of writing. The Bond provides investors with variable exposure (re-calculated daily based on underlying volatility) to two leading global investment funds: [Robeco Sustainable Global Stars Equities Fund](#) and [Allianz Euro Credit SRI Fund](#). Both Funds are actively managed with an ESG focus.

KEY FEATURES:

- ▶ Investment strategy linked to the [Robeco Sustainable Global Stars Equities Fund](#) and [Allianz Euro Credit SRI Fund](#) with a minimum of 85% Capital Protection.
- ▶ Open-ended investment with daily liquidity & pricing, no fixed investment term, no early encashment penalties, ESG Investment.
- ▶ Redeemable daily at the option of the investor and also the issuer.
- ▶ Dual asset active management strategy aims to generate stable returns in a wide variety of market conditions with increasing levels of capital protection.
- ▶ This is a low risk (15% max capital at risk) investment product (SRI Risk Score 2 out of 7).
- ▶ Bond Guarantor: Société Générale (Moody's A1/ S&P's A/ Fitch A).

PERFORMANCE SINCE INCEPTION:	
	Product NAV
Cumulative Performance	-10.18%
Annualised Performance	-8.15%
Annualised Volatility	3.54%
Sharpe Ratio	-2.30%
Max Drawdown	-11.58%

% Performance of the Bond's Net Asset Value (NAV) & Upward Only Capital Protected NAV € Level (Increasing price floor).



Data source: Societe Generale 04/11/2022.

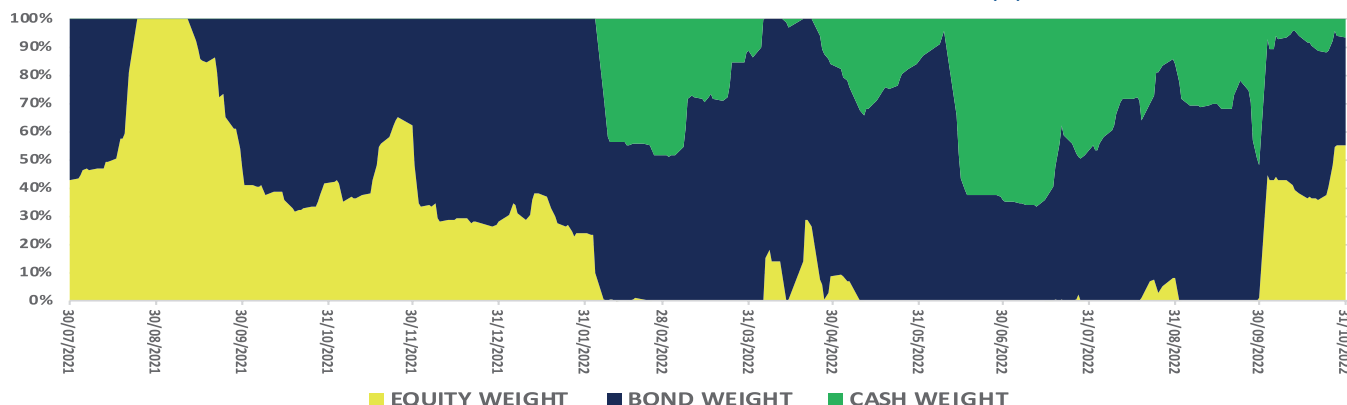
WARNING: Past performance is not a reliable guide to future performance. The value of investments may go down as well as up.

Asset Allocation Summary: The bond has a dynamic risk control mechanism which on a daily basis can reduce exposure to the Equity Fund in times when its average volatility is high and increase Equity Fund exposure when its volatility is low. Both Equity and Bond Fund average volatility hit very high levels recently due to the war in Ukraine, inflation and the prospect of higher interest rates. As at the end of October the Bond was temporarily allocating defensively to the Bond Fund, 55.32%, Cash 38.09% and 6.59% to the Equity Fund. As with previous short term spikes in volatility the Bond will revert back into higher Equity Fund allocations as the average level of volatility declines or mean reverts. This Bond's allocations to the underlying funds are dynamically and systematically re-calculated on a daily basis.

ESG 85% PROGRESSIVE PROTECTION BOND CURRENT AND HISTORIC ASSET ALLOCATIONS:

	Daily	Maximum	Minimum	Average
Robeco Sustainable Global Stars Equities Fund	6.59%	100%	0%	21.82%
Allianz Euro Credit SRI Fund	55.32%	99.64%	0%	58.00%
Cash	38.09%	66.56%	0%	20.18%

ESG 85% PROGRESSIVE PROTECTION BOND ASSET ALLOCATION (%)*



*Data source: Société Générale 04/11/2022.

The SGI Global 85% Progressive Protection Bond Index is an index designed to track the performance of a strategy that is:

- ▶ Long a Risky Asset, the SGI Dynamic ESG Funds Allocation Index (displayed on the Bloomberg page SGMDPP85 <Index>).
- ▶ Long a Lookback Put on the SGI Dynamic ESG Funds Allocation Index.
- ▶ Long a Cash Component in times of high volatility.

Everytime the option reaches its maturity, the exposure to the Risky Asset and the Lookback Put on SGI ESG Dynamic Funds Allocation Index is extended. This extension aims to provide protection against sharp declines of the SGI Custom Dynamic ESG Funds Allocation Index and limit potential losses to a maximum of 15% of the last Maximum Level of the Index while maintaining an exposure to the potential upside of the Risky Asset.

The SGI Dynamic ESG Funds Allocation Index is a volatility-controlled Index that aims to replicate the performance of a Hypothetical Basket composed of an Equity Fund and a Fixed Income Fund. Each Basket Component Weight is determined daily such that the volatility of the Hypothetical Basket equals the volatility target level, at 6%.

Daily & Historical Pricing Web Link: <https://sgi.sgmarkets.com/en/index-details/TICKER:SGMDPP85/performances/>

Lead Distributer: Cantor Fitzgerald Ireland Ltd., Cantor Fitzgerald House, 23 St. Stephens Green, Dublin 2. D02 AR55 Ireland.

Cantor & Distributer fees: 1%, this Bond makes variable daily allocations to Robeco Sustainable Global Stars Equities Fund (AMC 1.16%), Allianz Euro Credit SRI Fund (TER 1.14%) and Cash (TER 0%).

BOND ISIN: XS2108388567. **SEDOL:** BKP3962 **BOND ISSUER:** SG Issuer. **BOND GUARANTOR:** Societe Generale.

BOND GUARANTOR CREDIT RATINGS: Moody's: A1, Standard & Poor's: A, Fitch: A.

For further information please contact: email: investmentinfo@cantor.com Tel: 00353 1 6333876.

CALCULATION AGENT DISCLAIMER:

The SGI ESG 85% Progressive Protection Bond Index is calculated and maintained by STOXX Limited, Zurich, Switzerland, specifically for SG.

WARNING: Past performance is not a reliable guide to future performance. The value of investments may go down as well as up.

WARNING: In some market circumstances, if the cost of the Protection Feature increases significantly the Issuer may choose to close the Bond. Investor's would realise any losses in the Bond at that time subject to the 85% Maximum NAV capital protection Provided by Societe Generale.

WARNING: If the returns from the Bond are negative investors could lose up to 15% of their capital invested.

WARNING: The 85% continuous upward only capital protection of the highest NAV, as well as the Investment Return, will be dependent on the solvency of SG Issuer as Issuer and Societe Generale as Guarantor, if SG Issuer and Societe Generale were to default you will lose some or all of your investment.

WARNING: This Investment is a complex investment product and may be difficult to understand. Investors should not invest in this product without having sufficient knowledge, experience and professional advice from their Financial Broker to make a meaningful evaluation of the merits and risks of investing in a product of this type, and the information contained in this document and the Base Prospectus.

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